

WHAT IS CLAIMED IS:

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1. A method for distributing and redeeming electronic promotions to a plurality of consumers through a communications network, comprising:
 - 4 maintaining an account for each consumer;
 - 5 associating each consumer account with a unique key;
 - 6 permitting access to said consumer account upon presentation of said unique key over said communications network;
 - 9 presenting promotion choices of items available at at least one store associated with said unique key over said communications network;
 - 12 recording selections of said promotion choices made by said consumer over said communications network;
 - 14 receiving data of purchased items by said consumer at said associated store; and
 - 16 reconciling said selections and purchases to credit said consumer.
1. The method of claim 1 wherein said reconciling step comprises recording a credit in said consumer account.
1. The method of claim 2 wherein said consumer account comprises a financial institution account.
1. The method of claim 3 wherein said financial institution account comprises a "deposit-only" account.
1. The method of claim 2 wherein said consumer account comprises a store loyalty program account.
1. The method of claim 2 wherein said consumer account comprises a discount account established by a third party.
1. The method of claim 1 wherein said reconciling step comprises directly crediting consumer at said associated store.

1 8. The method of claim 7 wherein said consumer account
2 comprises a store loyalty program account.

1 9. The method of claim 7 wherein said consumer account
2 comprises a discount account established by a third party.

1 10. The method of claim 1 wherein said reconciling step
2 comprises directly reducing the total price of selected and
3 purchased items.

1 11. The method of claim 1 wherein said presenting
2 promotion choices step comprises presenting specific discounts
3 on specific items.

1 12. The method of claim 1 wherein said presenting
2 promotion choices step comprises presenting a purchase
3 incentive for one or more items available in said associated
4 store, said purchase incentive unrelated to said one or more
5 items.

1 13. The method of claim 1 wherein said presenting
2 promotion choices step comprises presenting specific prices on
3 specific items.

1 14. The method of claim 1 further comprising the step of
2 sending data of said recorded selections to one or more of
3 said associated stores within a preselected time limit after
4 said recording selection step so that said data is sent prior
5 to purchase of items by said consumer at said associated
6 store.

1 15. The method of claim 14 further comprising the step
2 of indicating discounts credited to said consumer account at
3 the time of purchase of items by said consumer at said
4 associated store.

1 16. The method of claim 15 further comprising the step
2 of invalidating said sent data of said recorded selections to
3 one or more of said associated stores within a preselected
4 time limit after said time of purchase of items by said
5 consumer at said associated store.

1 17. The method of claim 14 further comprising the step
2 of inferring a likely associated store where purchase will
3 occur by said consumer.

1 18. The method of claim 17 wherein said inferring step
2 comprises inferring said likely associated store from the data
3 of previously purchased items by said consumer.

1 19. The method of claim 17 wherein said inferring step
2 comprises inferring said likely associated store from said
3 unique key.

1 20. The method of claim 14 wherein said one or more
2 associated stores are preselected by said consumer.

1 21. The method of claim 1 further comprising the step of
2 sending data of said recorded selections to said associated
3 store upon purchase of items by said consumer at said
4 associated store so that discounts credited to said consumer
5 account are indicated at the time of purchase of items by said
6 consumer at said associated store.

1 22. The method of claim 1 wherein said receiving data of
2 purchased items step occurs upon purchase of items by said
3 consumer at said associated store.

1 23. The method of claim 1 wherein said receiving data of
2 purchased items step occurs within a preselected time limit
3 after purchase of items by said consumer at said associated
4 store.

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1 24. The method of claim 1 further comprising the step of
2 presenting data of previously purchased items by said consumer
3 over said communications network to said consumer.

1 25. The method of claim 24 wherein said data presenting
2 step further comprises formatting said data to industry
3 standards.

1 26. The method of claim 1 wherein said consumer account
2 maintaining step has a limited direct identification of said
3 consumer with said account.

1 27. The method of claim 26 wherein said consumer account
2 maintaining step excludes identification of said consumer by
3 name.

1 28. The method of claim 27 said consumer account
2 maintaining step comprises:
3 maintaining a database of only said key, at least
4 one financial institution account number, and purchasing
5 history for each consumer.

1 29. The method of claim 28 wherein said financial
2 institution account number comprises a credit card number.

1 30. The method of claim 28 wherein said financial
2 institution account number comprises a debit card number.

1 31. The method of claim 28 wherein said financial
2 institution account number comprises a smart card number.

1 32. The method of claim 26 wherein said consumer account
2 maintaining step includes a name of each customer.

1 33. The method of claim 30 wherein said reconciling step
2 further comprises:

3 communicating said credit to a financial institution
4 account through said financial institution account number so
5 that said financial institution account may be credited.

1 34. The method of claim 1 wherein said access permitting
2 step is over the Internet.

1 35. The method of claim 34 wherein said access
2 permitting step further comprises accessing said consumer
3 account through a Web site upon presentation of said unique
4 key by the consumer.

1 36. The method of claim 35 wherein said Web site is
2 associated with said store.

1 37. The method of claim 1 further comprising the step of
2 offering promotions to said consumer derived from received
3 data of consumer purchases.

1 38. The method of claim 37 wherein said promotion
2 offering step comprises targeting large aggregates of
3 consumers.

1 39. The method of claim 37 wherein said promotion
2 offering step comprises targeting individual consumers.

1 40. The method of claim 39 wherein said targeting step
2 comprises inferring said individual consumers from purchasing
3 and promotion selection data of said consumers.

1 41. The method of claim 40 wherein promotions offered to
2 a targeted individual consumer include promotions for products
3 and services based upon purchasing and promotion selection
4 data of said consumer, said promotions for products and
5 services unrelated to items actually purchased by said
6 consumer.

1 42. A system for distributing and redeeming electronic
2 coupons to a plurality of consumers comprising:

3 a first communications network interconnected to a
4 plurality of first computers interfacing with said plurality
5 of consumers;

6 at least one second computer connected to said first
7 communications network, said second computer maintaining a
8 account for each consumer, said account including a database,
9 each consumer account accessible upon presentation of a unique
10 key over said first communications network, said accessed
11 account showing promotion choices of items available at least
12 one store associated with said key, said second computer
13 recording data of selections of said promotion choices made by
14 said consumer over said first communications network; and

15 a second communications network interconnecting said
16 second computer and at least one computer at said associated
17 store so that said second computer and said store computer can
18 exchange recorded selection data of promotion choices and
19 purchase data of items at said associated store over said
20 second communications network to reconcile said selections and
21 purchases to credit said consumer.

1 43. The system of claim 42 wherein said second computer
2 reconciles said selections and purchases to record a credit in
3 said consumer account.

1 44. The system of claim 42 wherein said store computer
2 reconciles said selections and purchases to directly reduce a
3 total price of selected and purchased items.

1 45. The system of claim 42 wherein said second computer
2 maintains only limited direct identification of each consumer
3 in said account database.

1 46. The system of claim 45 wherein said consumer account
2 database excludes identification of said consumer by name.

1 47. The system of claim 46 wherein a record of said
2 consumer account database has only said key, at least one
3 financial institution account number, and purchasing history
4 for each consumer.

1 48. The system of claim 47 wherein said financial
2 institution account number comprises a credit card number.

1 49. The system of claim 47 wherein said financial
2 institution account number comprises a debit card number.

1 50. The system of claim 47 wherein said financial
2 institution account number comprises a smart card number.

1 51. The system of claim 45 wherein said consumer account
2 database includes a name for each customer.

1 52. The system of claim 47 further comprising a third
2 network connecting said second computer and a computer at a
3 financial institution, said second computer communicating a
4 credit to said financial institution computer so that an
5 account of a consumer at said financial institution is
6 credited to reconcile selections and purchases made by said
7 consumer.

1 53. The system of claim 42 wherein said first network
2 comprises the Internet.

1 54. The system of claim 53 wherein said first network
2 further comprises a Web site presenting a consumer account
3 accessible only upon presentation of said unique key by said
4 consumer.

1 55. The system of claim 54 wherein said Web site is
2 associated with said store.

1 56. The system of claim 54 wherein said Web site
2 operates on a server, said server interacting with said second
3 computer to access said consumer account.

Claim 57
1 57. The system of claim 42 wherein said accessed account
2 presents data of previously purchased items by said consumer.

1 58. The system of claim 57 wherein said data of
2 previously purchased items are formatted to industry
3 standards.

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